

U.S. Patent Application Serial No. 09/747,020
Response filed October 19, 2006
Reply to OA dated April 19, 2006

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended) A card settlement system using a debit card comprising:
means for using a debit card having an identification number and a money withdrawal
function to issue a prepaid card after the identification number of the debit card is checked to see if
the debit card is forged or stolen;

means for transmitting settlement data corresponding to a price or charge to be paid by using
said prepaid card from a store's bank with which a prepaid card usable store has an account to a
settlement bank in which said prepaid card is issued; and

means for remitting from said settlement bank to a store's account in said store's bank on the
basis of said settlement data.

Claim 2 (previously presented) The card settlement system according to Claim 1, wherein
said prepaid card does not store an amount of money having a cash function but stores credit grant
information indicative of a usable amount.

Claim 3 (canceled).

U.S. Patent Application Serial No. 09/747,020
Response filed October 19, 2006
Reply to OA dated April 19, 2006

Claim 4 (currently amended) A card settlement system using a debit card including an ATM of a settlement bank, said ATM comprising:

means for using a debit card having an identification number and a money withdrawal function to issue a prepaid card after the identification number of the debit card is checked to see if the debit card is forged or stolen;

means for inserting a prepaid card having a balance into said ATM;

means for inputting an identification number for the prepaid card; and

means for permitting withdrawal of money when said identification number of the prepaid card is proper and for processing said prepaid card to an invalid state.